



April 8, 2013

American Express
PO Box 26312
Lehigh Valley, PA 16002

Re: Account Ending 63009

Dear Michael

Per our telephone conversation, you've agreed to pay the Full Settlement Amount as a settlement of the Balance Owed. Payment(s) will be reflected in the Balance Owed and Full Settlement Amount that are listed below.

This settlement offer is contingent upon timely payment. We will honor this offer if:

1. We receive the Full Settlement Amount by: 4/26/2014.
2. Settlement payment(s) are made as follows:
 - a. \$3,000.00 by 4/26/2013
 - b. \$536.72 by 5/27/2013
 - c. \$536.72 by 6/26/2013
 - d. \$536.72 by 7/26/2013
 - e. \$536.72 by 8/26/2013
 - f. \$536.72 by 9/26/2013
 - g. \$536.72 by 10/28/2013
 - h. \$536.72 by 11/26/2013
 - i. \$536.72 by 12/26/2013
 - j. \$536.72 by 1/27/2014
 - k. \$536.72 by 2/26/2014
 - l. \$536.72 by 3/26/2014
 - m. \$536.77 by 4/26/2014

Balance Owed
\$31,468.98

Full Settlement Amount
\$9,440.69

Failure to remit timely payment for the Full Settlement Amount may result in further collection efforts to recover the Balance Owed.

American Express is required to file a form 1099C with the Internal Revenue Service for any cancelled debt \$600.00 or more in principal. Please consult your tax advisor concerning any tax questions.

Other than communication regarding your payment plan, no further attempts will be made to collect the remaining balance while you are making payments in accordance with the terms listed above. Upon timely payment of the Full Settlement Amount, no further attempts will be made to collect the remaining balance.

If you have any questions, please contact us at (877) 364-8148 Monday through Friday between the hours of 8:00am to 9:00pm (est).

Sincerely,

American Express Global Collections